

EXHIBIT 1

File Copy

Name _____ Destroy Date _____
Micro Date _____
Refer Date _____

Jean Lin
38 Daisy
Irvine CA 92618

February 5, 2007

Re: Insured Bang C Lin
Policy 204 126 416 ET

Dear Mrs. Lin,

We are supplementing our previous correspondence concerning your claim under this policy.

The policy, which was issued on September 6, 2004, provided in part that we would not contest the validity of the policy after it has been in force during the life of the insured for two years from the date of issue, except for nonpayment of premiums. Since your husband's unfortunate death on August 11, 2006 occurred within the contestable period of the policy, we conducted our usual inquiries in claims of this nature. Previously we were conducting inquiries on his disability claim as his disability also occurred within the policy's contestable period. Since his death these inquiries were combined and continued to conclusion.

We have learned, in addition to other relevant facts, that your husband was seen by his attending physician on several occasions from September 5, 1998 to August 7, 2004 for a condition which is serious from an underwriting standpoint. If your husband had disclosed his treatment for this condition, which was material to our acceptance of the risk, his application would not have been approved as issued.

We are obliged to deny liability. Since the policy is voided, we are making payment to you an amount equal to the premiums which were received with interest. I am enclosing our check in the amount of \$1,763.00 representing the premium refund amount of \$1,620.00 plus interest of \$143.00.

If you feel it would be helpful, you may have this matter reviewed by the California Insurance Department, Claims Service Bureau, 11 Floor, 300 South Spring Street, Los Angeles, California 90013. Their telephone number is 1-800-927-4357.

We are very sorry that the circumstances compel us to make this unfavorable decision.

Sincerely,

Mary Stewart, Director
MetLife Claims Unit